Appl. No. 09/852,611 Amdt. dated December 22, 2004 Reply to Office action of September 22, 2004

Amendments to the Specification:

Please replace the paragraph beginning at page 1, line 4, with the following amended paragraph:

The present invention relates to the field of modeling and simulations. More specifically, the present invention pertains to an apparatus and method for modeling and simulating the conversion <u>behavior beviour</u> of on-line shoppers.